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HOUSING ELEMENT OF THE SAN BRUNO
GENERAL PLAN

Prepared for the San Bruno Planning Dept
August 15, 1975

Torrey & Torrey Inc.

Planning
Urban Design
Community Participation

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1932 Polk Street
San Francisco Ca 94109
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August 15, 1975

Mr. Paul Moeller, Director
Planning Dept.
City Hall
567 El Camino Real
San Bruno, Cal. 94066

Dear Mr. Moeller:

We are pleased to submit to you the enclosed Housing Element for San Bruno which complies with the requirements of the State Council of Intergovernmental Relations guidelines for General Plan elements and State Environmental Impact Report guidelines.

The main thrust of the Housing Element is directed to housing conservation via recommended improvements to the existing housing stock and neighborhood environment and new housing construction within this context.

New opportunities for housing rehabilitation and legislative and procedural mechanisms for new home construction and financing are documented.

We are confident that we have provided the residents of San Bruno with a workable Housing Element. It is through the continuing efforts of the Planning Commission, the Mayor, the City Council, and particularly the Housing Advisory Committee, that the policies outlined in the Element will become a reality.

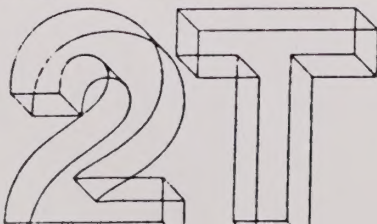
Sincerely yours,

John Torrey

John Torrey AIP
Vice President

JT:mc
Enc.

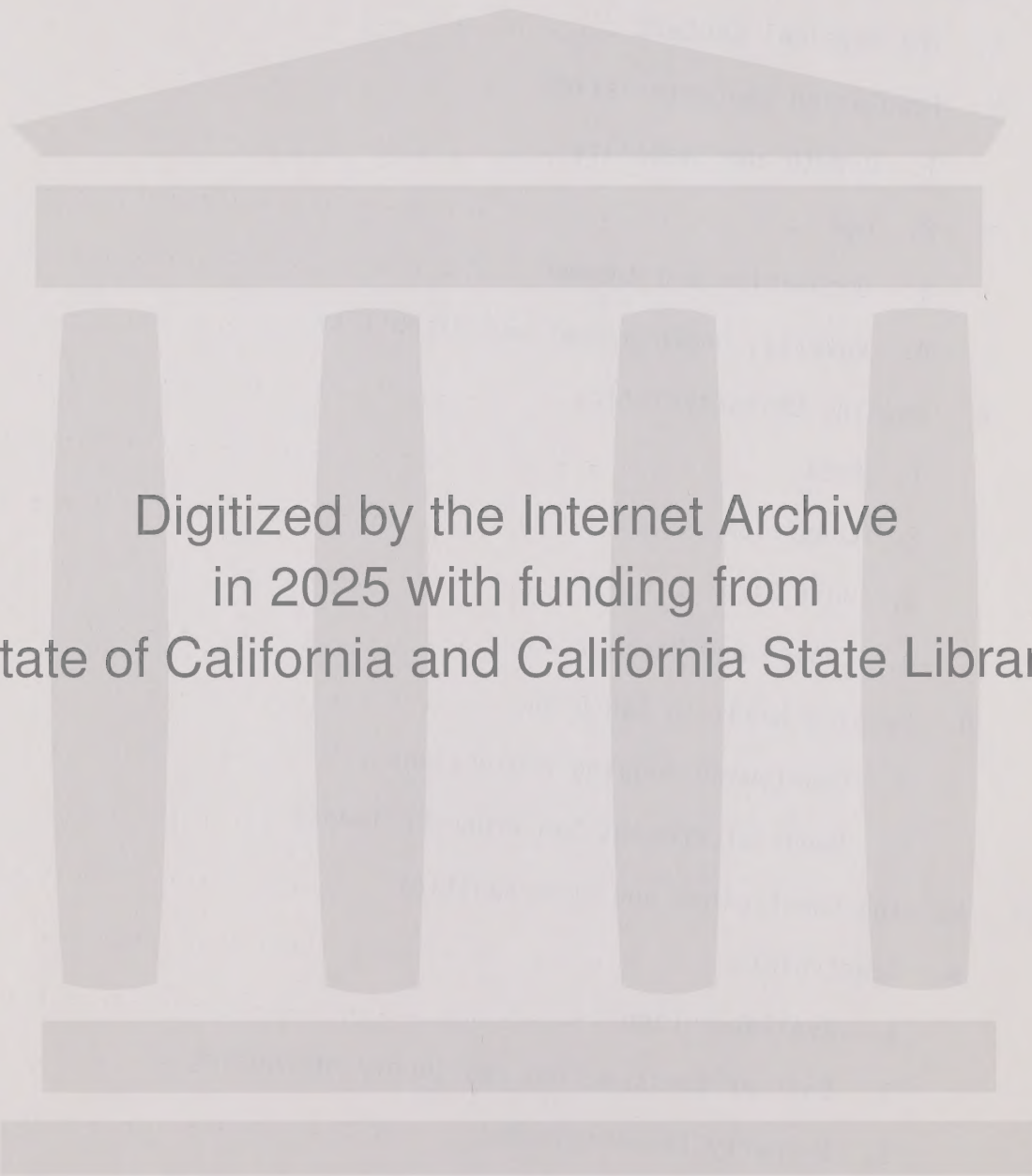
Irene Perlis Torrey AIP
John Torrey AIP



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I. Introduction and Summary

The Draft Housing Element of the General Plan for San Bruno responds to the requirements of the State Council of Intergovernmental Relations and Environmental Impact Report guidelines and incorporates valuable comments made at the first Housing Forum by the Mayor and City Council, members of the Planning Commission and members of the Housing Advisory Committee and residents of San Bruno. Further comments and refinements to this Draft Housing Element by City staff and the above groups is anticipated before completion of a final Housing Element for San Bruno.

By and large the policies and programs put forth in this housing report are structured to initiating and carrying out a comprehensive housing conservation program, to include rehabilitation of existing housing and new housing in rehabilitated neighborhoods, based on housing needs uncovered in in depth data analysis, a preliminary exterior housing condition survey, and interviews with and comments by appropriate parties. Stress has been placed on strategies to meet the very real and practical needs of low and moderate income families of San Bruno. Four categories of recommended housing policies and related programs are discussed in detail in the report. These are:

- Housing availability in sound neighborhoods
- Improvement in quality and supply of housing
- Availability of improved housing to all residents
- Housing support services.

In addition, recent new opportunities to meet local housing needs (i.e., use of the new federal Emergency Housing Act of 1975 and the California Housing Finance Agency) are documented. Because San Bruno is mostly developed and only a limited amount of vacant land is left for new residential development and because the resources for carrying out the bulk of the housing programs outlined already exist in San Bruno, no major land use changes or changes to existing land use regulation (i.e., the Zoning Ordinance) have been considered.

Through the efforts of City staff, the Mayor, City Council, Planning Commission, and Housing Advisory Committee, and neighborhood dwellers and land developers, essential progress can be maintained toward recommending and carrying out the following housing policies and housing action programs for San Bruno.

II. Coals, Objectives, and Policies*

Because of the fact that most of San Bruno's land has already been built on, and there are no major deteriorated housing areas, the general thrust of the San Bruno housing program should be on conservation.

Housing conservation is the process of upgrading, maintaining, and augmenting the existing housing stock through direct and indirect actions of the City and private parties, to ensure the availability of adequate housing in sound neighborhoods at an affordable cost for all the City's residents. Adequate housing is understood to mean housing that is structurally sound, with no plumbing or heating deficiencies, of adequate size, and affordable cost.

Four categories of interrelated yet distinct housing goals, objectives, and policies have emerged as paramount in importance for the residents of San Bruno. These are:

- HOUSING AVAILABILITY IN SOUND NEIGHBORHOODS
- IMPROVEMENT IN QUALITY AND SUPPLY OF HOUSING
- AVAILABILITY OF IMPROVED HOUSING TO ALL RESIDENTS
- HOUSING SUPPORT SERVICES.

Goal 1: Physically adequate and affordable housing in sound neighborhoods should be available to San Bruno residents.

Objectives:

- to maintain and increase stability and continuity in San Bruno residential neighborhoods.
- to preserve neighborhood quality (i.e., sufficient schools and parks, environmental qualities such as noise and air quality).

Policies

Neighborhood preservation

- provide open space and recreation facilities in areas lacking these.
- maintain continuity of existing building height and bulk in residential areas.
- underground utilities wherever possible.
- improve local traffic circulation to improve circulation, safety, and noise conditions in residential areas.
- develop local transit system service to serve needs of neighborhood.
- encourage improvement of commercial and public properties in the neighborhoods.

*The goals, objectives, and policies for housing in San Bruno are based on a thorough review of housing problems and opportunities in San Bruno, discussions with City staff and an initial public forum, held by the Mayor and City Council in which the Housing Advisory Committee, staff, and consultants participated.

Residential - non-residential conflicts

- protect residential areas from negative environmental effects of adjacent non-residential uses through:
 - regulations to control negative aspects of non-residential uses.
 - regulations to ensure proper use of materials and siting in home improvement or new development.
- protect residential areas from the encroachment of conflicting non-residential uses.
- discourage replacement of viable residential uses.

New development

- develop design review criteria and public service requirements for new development.
- ensure that new residential developments include all the elements needed for a well functioning neighborhood (i.e., parks, landscaping, schools, public transit, etc.).
- ensure that new residential developments are properly related to adjacent existing neighborhoods.
- encourage that new residential development is provided with adequate maintenance programs.
- clearly define environmentally unsound areas in preparation of land use plan and discourage construction of new housing in these areas, unless the new housing contains special features which would protect residents from negative impacts.

Goal 2: The City should take all reasonable actions to upgrade, maintain and increase the supply of available housing.

Objectives:

- to provide a choice in the type and cost of available housing.
- to encourage housing construction on vacant residential land and to replace substandard residential units which cannot be economically rehabilitated.
- to pursue rehabilitation and remodeling of substandard residential structures.

Policies:

Rehabilitation

- provide referral assistance to homeowners desiring to rehabilitate their homes to take advantage of new Federal (Emergency Housing Act of 1975) and State (California Housing Finance Agency) legislation.

- coordinate City staff activities concerned with housing rehabilitation and encourage citizens to form Neighborhood Housing Committees.
- seek to gain priority in the County's rehabilitation program funded by the Housing and Community Development Act (in the 2nd and 3rd year applications).
- identify individual buildings requiring rehabilitation.
- achieve hazards removal by a regular review process and mandatory compliance.
- encourage owner occupants to rehabilitate their homes on a voluntary basis.
- encourage local banks to provide loans for rehabilitation.

New Housing

- provide referral assistance to prospective homeowners seeking mortgage assistance for new home construction to take advantage of new Federal (Emergency Housing Act of 1975) and State (California Housing Finance Agency) legislation.
- coordinate staff activities concerned with responding to and guiding private development proposals, and the City should encourage citizens to form Neighborhood Housing Committees to work with the City and developers on new housing proposals.
- encourage construction of new housing on vacant lots in existing residential neighborhoods.
- encourage rental housing development.
- small units and large (3-4 BRM) units should be included in new housing proposals.
- consider incentives for office development which can combine a sufficient amount of residential units (as well as commercial) to form a neighborhood, or which can relate well physically to an existing commercial neighborhood.

Relocation

- if residents are displaced by public action, replacement housing must be provided for them.
- relocation housing for low and moderate income families should be provided before displacement occurs.
- ensure that these relocation procedures are followed by other public agencies building facilities in San Bruno.

Goal 3: San Bruno's housing conservation program should respond to the needs of all residents.

Objectives:

- to ensure availability of housing for the poor, elderly, handicapped and minorities.

Policies:

Renter programs

- develop special renter security protection procedures for the poor, elderly, handicapped, and minority group members.
- develop referral procedures for the elderly who may be incapable of coping with rehabilitation and hazard repairs.
- encourage a larger number of supported households in San Bruno under the County leased Housing Program.

New housing

- encourage every new housing development over 10 units to provide at least 15% of the units for low income, elderly, or handicapped tenants.
- investigate methods for subsidizing new housing for low and moderate income families through financial mechanisms.
- large scale low and moderate income housing "projects" should be avoided in favor of scattered sites and dispersal within neighborhoods.
- encourage development of housing for the elderly near the Downtown area, in proximity to commercial and public facilities and transportation.

Goal 4: San Bruno residents should be provided with housing support services.

Objectives:

- to develop information and referral services for housing improvements.
- to provide preventive and continuing maintenance programs for homeowners, landlords and tenants.

Policies:

Technical assistance

- encourage assistance to owners in identifying hazardous housing conditions, code violations and information regarding cost and financing of repairs.
- develop a system of effective delivery of direct housing services including information and referral services.
- encourage activities which further housing and community maintenance and which increase the ability of homeowners, landlords, and tenants to economically manage their housing.
- encourage preventive and continuing maintenance programs for homeowners, landlords, and tenants.

Private neighborhood efforts

- encourage private neighborhood improvement efforts through such actions as working with neighborhood groups, assisting the development of block or neighborhood improvement associations, promoting landlord-tenant cooperation, forming special assessment districts, encouraging self help programs, joint materials-purchasing and others.

III. Housing Background and Problems

A. The Physical Context

San Bruno is a residential community which began developing before 1939 along El Camino Real and the Bay. In the 1940's further growth took place both east and west of El Camino Real. From the 1950's through the 70's the hilly areas to the west were developed. Recently, a process of "filling-in" has taken place in left over vacant parcels. (See Exhibit A Age of Housing.)

It is important to note that the older neighborhoods, such as Belle Air, San Bruno Park and Lomita Park are on flat land, and are adjacent to major industrial uses related to the San Francisco Airport. The age of the flat-land residences and the negative environmental noise and air pollution impacts in the area thus contrast, to a large degree, with the natural amenities and vegetation of the newer hilly neighborhoods to the west.

The City has been bisected into several relatively isolated neighborhoods by a succession of north-south oriented highway and major thoroughfare development--U.S. Route 101 on the east; El Camino Real (State Route 82); Route 280; Route 380; and Skyline Blvd. (State Route 35) on the west.

Recently, the regional Tanforan Shopping Center has introduced a new dimension into the commercial activities of San Bruno, which in years past has consisted of individual retail and service commercial establishments. This trend will be reinforced by the developing Bayhill shopping and office complex. The development of new apartment complexes in San Bruno has also introduced a new type of housing to a city which is made up of predominantly owner-occupied single family houses.

B. Population Characteristics

1. Growth and Stability

San Bruno's population increased from 29,063 persons in 1960 to 36,254 in 1970. This 24.7% increase is close to the 25.2% growth rate of San Mateo as a whole. Since 1970, both the County and San Bruno have experienced a much slower growth rate. San Bruno's population in January 1975 of 38,600* reflects a 6% increase from 1970. Growth in San Bruno has been limited by lack of vacant residential land and high construction costs. The new multi-unit development in recent years is, in large part, a response to these land and cost factors (see Table 1, What Kind of Housing are They Building in San Bruno?).

San Bruno, like the County as a whole, does not have a large number of Blacks or Spanish Surname persons. There are 142 Blacks (0.4% of total population) and 3,957 persons of Spanish Surname (10.90% of total population

*Source: California State Department of Finance.

compared to 9.09% for the County as a whole). Within San Bruno Spanish Surname persons reside largely in the newer neighborhoods (census tracts 6036, 6037, 6038, and in the older tract 6042--see Exhibit B Census Tracts and Neighborhoods). In tract 6042, however, because of the small size of the overall area, the Spanish Surname population represents 16.61% of the total population for that area.

San Bruno's population has been stable, reflecting its single family home-owner character (see Table 2. How Permanent is San Bruno's Population?). In 1970, the City's central neighborhoods west of El Camino Real consisted of from 48% to 65% of the residents who moved in in 1960 or earlier. Some of the older neighborhoods (east of El Camino), affected by a compounding of older housing stock and negative environmental impacts from nearby non-residential uses, have not been as stable.

New residents to San Bruno have come predominantly from another city within the Bay Area.

2. Age

The age structure of San Bruno's population remained stable in the years between 1960 and 1970, with similar proportions (to the total population) of children under 18 (38% in 1960, 35% in 1970).^{*} The number of children in kindergarten has remained about the same, reflecting a slight drop in this age group in proportion to the total population.^{**} Elementary school and high school enrollments have increased, however, reflecting a continuation of the proportion of this age group to the total population (San Bruno's household size in 1970 was 3.4 for owners and 2.8 for renters, compared to 3.5 and 2.8 in 1960). Continuity of these proportions can be explained by the large in-migration of families with children to the City between 1960 and 1970 (the birth rate and family size have been declining nationwide).

About 13% of San Bruno's population is in the 18-24 age bracket, (the "household formation" group), indicating a potential demand for appropriate housing units at moderate cost.

The City has a total of 2601 persons 62 years old and over (7% of the total population)--a relatively low proportion of elderly.

In summary, San Bruno's population consists largely of families with children.

3. Occupation and Income

San Bruno's labor force consists largely of "blue and white collar" workers with a predominance of clerical workers. Other major categories are professional and technical, management and administration, sales, crafts, and service. Correspondingly, the median number of school years completed

^{*}1970 Census, Table P-1 General Characteristics of the Population.

^{**}1970 Census, Table P-2 Social Characteristics of the Population.

in San Bruno is 12.5. The lowest percent of high school graduates is found in census tracts 6041 and 6042 (56.6% and 47.8% respectively).^{*} The highest percentages of college graduates are in tracts 6038 and 6037.

Of the 1933 persons in the 65+ age category, 513 are not in the labor force. 3.1% of the male and 4.5% of the total female labor force were unemployed in 1970.

Males constitute 63% and married women represent 23% of the labor force (out of a total 37% of females in the labor force). Thus it can be assumed that 23% of the City's families have a combined income.

All but .2% of San Bruno's workers work in the SMSA, with 53% working in San Mateo County.

The median income in San Bruno was \$12,986 in 1970.^{**} This median was very close to nearby cities, with the exception of Millbrae (\$12,281 for South San Francisco, \$12,229 for Daly City, \$12,851 for Pacifica, and \$15,049 for Millbrae). An adjustment of the 1970 San Bruno median income by the cost of living index^{***}, would bring it up to \$18,375 in 1975.

The Department of Housing and Urban Development has established income limits for housing assistance under Section 8 of the 1974 Housing and Urban Development Act (see Table 3, Who Qualifies for Housing Assistance?). Families whose income in 1974 falls within these established limits qualify for the various housing programs under Section 8 (see Section IV below for program description).

4. Poverty, Unemployment and Disability

In 1970, 360 families (3.7% of all families in San Bruno) and 449 unrelated individuals (21.9% of total unrelated population) had an annual income below poverty level.^{****} This represents actual poverty level population of

^{*}1970 Census, Table P-2. Social Characteristics of the Population.

^{**}1970 Census, Table P-4. Income Characteristics of the Population.

^{***}Estimate of income needed in 1975, based on price changes since 1969, reflecting a 41.56% increase in the consumer price index in this period. Bureau of Labor Statistics.

^{****}Poverty Level: defined by census uniformly for the U.S.-a sliding scale is applied, relating income to family size (e.g., for a family of four the poverty index is an annual income of \$3,743).

1,645 persons (4.6% of total population). These percentages are close to overall San Mateo County figures (4.2% of all families and 19.8% of all unrelated individuals).

The percentage of unrelated individuals with income below poverty level in San Bruno was undoubtedly decreased since 1970 because of the construction of several luxury apartment complexes serving persons with relatively high incomes.

For the Spanish American population, 3.8% of all families and only 5.62% of unrelated individuals were below poverty level in 1970.

In 1970 there were 1,757 persons in the 16-65 age group who were disabled or handicapped--of these, 1,690 were white and 84 Spanish American.

The most significant factor about poverty, unemployment and disability in San Bruno is the concentration of these conditions and other social problems in a single part of the City--(see Table 4. Where Do the Socially Dependent Residents Live?). The two census tracts east of El Camino Real fall within the tenth lowest percentile and third lowest tenth on a variety of social service need indicators in comparison to census tracts in the County as a whole.*

C. Housing Characteristics

1. Cost

a. Owner-occupied Housing

The median value of owner occupied houses in San Bruno was \$28,938 in 1970 (see Table 5. What Type of Housing Do San Bruno Residents Live In?). This figure was close to values in South San Francisco (\$26,300), Daly City (\$27,055), and the median for San Mateo County (\$30,468). These values represent a large increase over 1960 values (see Table 6. What is the Value of A House in San Bruno?). A more striking increase has occurred since 1970. The North San Mateo County Real Estate Board estimates that an average increase in market value of 17% per year has occurred since 1970.

The most significant factor causing increases in value is the scarcity of housing due to the existence of large numbers of people in the household formation age bracket and the low number of single family housing starts (see Table 1. What Kind of Housing Are They Building in San Bruno?).

Increases in housing value are reflected in increased assessment--recently demonstrated in San Mateo County. Within San Bruno, 1975 assessments in all neighborhoods were increased substantially. Increases reflect the relative competitive attractiveness of certain areas as a result of housing

*Department of Public Health and Welfare, San Mateo County, Social and Economic Characteristics San Mateo County, June 31, 1973.

scarcity. Thus assessments for some houses in areas such as Crestmoor, Huntington Park, the "Heart" area, and the "Triangle" area north of San Bruno Avenue and East of El Camino Real, were recently raised as high as 60%.

Single family residential property taxes constitute the bulk of revenues from San Bruno for the City and County (see Table 7. Who Pays the Largest Proportion of the Property Tax?). The proportion of residential tax as compared to the whole has decreased somewhat, however, since 1973--the Bayhill office and shopping center has been developing and is likely to cause the residential proportion of the property tax to decrease further as this development grows.

b. Rental Housing

Out of a total of 11,350 housing units in San Bruno in 1970, 3,426 units were renter occupied (33% of the total). The median contract rent was \$156 per month for a mean number of 4.09 rooms per unit. This figure is comparable to the median contract rent of \$154 for 3.82 rooms in the County as a whole (see Table 5. What Type of Housing do San Bruno Residents Live In?). San Bruno's rent figure applies generally to the older rental units in the City, since the new luxury apartment complexes such as Crystal Springs Terrace Garden, The Place, Shelter Creek, and Skycrest View had not been included in the 1970 census. The latter developments, which cater to a relatively higher income group, added a total of 2,661 rental units to San Bruno's housing inventory. For the older rental housing units, the highest rents (\$189-213) are in the newer subdivisions in Rollingwood and Crestmoor, and the lowest range is in the San Bruno Park, Belle Air and Lomita Park (\$136-144) neighborhoods. An analysis of rents and incomes for 1970 resulted in an estimate of 945 households "overpaying" for rent (based on the standard definition of 25% of income for rent).^{*} This means that 945 households may already be having difficulty in meeting their rent payments.

2. Condition

There are two ways in which housing condition can be measured: internal deficiencies in equipment or externally visible deficiencies. The first measure generally indicates types of units which could be repaired, whereas the latter often identifies dilapidated units which should be razed.

A recent external survey of housing conditions in the eastern part of San Bruno (east of Poplar Street) reveals that 2 units are dilapidated and should be torn down.^{**} Most of the dilapidated units are in the areas east of El Camino Real, but there are some scattered in the other neighborhoods. (The San Bruno Building Inspector estimates that there are approximately 6-10 dilapidated units in the whole City.) With the exception of these structures,

^{*}San Mateo County Planning Department, Survey of Housing Conditions, based on 1970 Census data.

^{**}External Housing Survey conducted by the San Bruno Planning Dept., June, 1975. (See Appendix A)

San Bruno's housing stock is generally sound, with about 20% of the older housing areas characterized by some equipment deficiency, most frequently electrical.* A Countywide analysis of housing conditions** uncovered the following information on owner-occupied units in San Bruno:

223 units with substandard heating
 54 units with substandard kitchen
 16 units with substandard plumbing

Total: 293 units (individual deficiencies).

The same study estimated for renter-occupied units:

101 units with substandard heating
 10 units with substandard kitchen
 23 units with substandard plumbing

Total: 134 units (individual deficiencies). (See Table 8. How Many Inadequate Housing Units Are There?). These low numbers support the findings of the external survey,*** generally indicating that the predominant deficiencies in San Bruno's housing stock can be eliminated by remedial repair or rehabilitation.

However, some commitment would be needed from the City to bring about housing rehabilitation and demolition work, since the City's Building Department does not have a comprehensive and systematic code enforcement program.

3. Unit Size

The mean number of rooms per owner occupied unit in San Bruno is 5.63, and the mean number of rooms per rental unit is 4.09 (according to 1970 census. See Table 5. What Type of Housing do San Bruno Residents Live In?). Out of the total of 11,350 housing units in San Bruno, 670 are estimated to be overcrowded (census definition of 1.01 or more persons per room).**** Of these 408 are owner-occupied units and 262 are rental units (see Table 8. How Many Inadequate Housing Units Are There?). Overcrowding occurs about 40% more often in owner-occupied homes than in rental units. Also, although there is a major cluster of overcrowded owner units in census tract 6037, this condition is apparent throughout all the tracts. In renter units and probably also in owner units, overcrowding occurs in the 1-3 bedroom units.***** This indicates a latent demand for larger units of 2-4 bedrooms within affordable price ranges.

*San Bruno Building Inspector, San Mateo County Assessor

**San Mateo County Planning Department, Survey of Housing Conditions (based on 1970 census data, Bureau of the Census 4th Count Tapes), February 26, 1975.

***San Bruno Planning Department, June 1975.

****San Mateo

*****Association of Bay Area Governments Estimates of Housing Needs, from 1970 census data - 4th count tapes.

It is important to note, however, that overcrowding must be viewed in relation to changing market conditions. Recently the U.S. Department of Housing and Urban Development has revised the definition for overcrowding from 1.01 or more persons per room to 1.25 persons or more per room. Application of this standard would reduce the number of overcrowded units in San Bruno by about 20%.

4. Choice and Vacancy

San Bruno is predominantly a owner-occupied single family unit community. The 60's and 70's apartment complexes have introduced the choice of studio and one and two bedroom rental units to San Bruno residents (see Table 1. What Kind of Housing Are They Building in San Bruno?). Since 1965 a total of 379 single family units and a total of 3210 multi-unit buildings have been built in the City.

From the population structure in San Bruno and general population trends which predict growth in the number of people of household formation age, it is clear that additional housing units will be needed. Because of the unavailability of large amounts of vacant land for single family housing construction, and the rising costs of existing houses, it is also clear that new housing alternatives should be developed for young couples seeking housing in San Bruno. Such alternatives could be apartments or condominium units, within affordable price ranges.

The housing vacancy rate is crucial to consideration of housing choice as a low vacancy rate indicates lack of housing choice. Vacancies in San Bruno were .3 for owner-occupied housing and 3.4 for rental housing in 1970 (compared to 1.0 and 5.5 respectively in 1960). A recent survey of idle residential meters* in the Bay area indicate that there were 10% idle meters in San Bruno in September 1974 compared to 1.7% idle in September 1973. By December 1974 this figure was reduced to 0.7 idle meters. A 1973 postal vacancy survey* indicated that only 0.4% of single family residences were vacant in the period June 21-July 2, 1973, whereas 7.6% of all apartment units were vacant during that period.

The 0.4% figure corresponds closely to the 0.7% figure from the idle meters survey. This is a low vacancy rate for single family units which indicates that the housing demand is greater than the supply. The 7.6% vacancy for apartments indicates availability and turnover in the new apartment complexes.

*PG&E Survey of idle Electric Meters in the San Francisco Bay Area, 1974.

**San Francisco-Oakland, California Postal Vacancy Survey, June-July, 1973.

D. Housing Needs in San Bruno

1. Countywide Housing Demand Projections

The Population Research Unit of the California Department of Finance has made three series of projections (low, medium, high) for population growth in San Mateo County by 1990.* These projections indicate net increases in population in the County by 1980 of 27.4%, 36.8%, 41.1% in 1970-1980, and 25.7%, 44.4% and 57.4% in 1980-1990. San Mateo County** has also made population projections and estimated that 50% of total County population would be in the "Northern County"*** in 1990.

Another set of projections has recently been made jointly by the Association of Bay Area Governments and the Metropolitan Transportation Commission.**** These projections, based on alternative growth patterns in the Bay Area, indicate a higher number of projected new units than the Department of Finance Projections, except for one alternative which assumes limited growth in the South Bay and Peninsula areas. Comparing both sets of projections of housing units (508-2,352 units) annually to the number of building permits issued in San Mateo County in the period between 1970-1974 (27,820 units or 6,830 annually) suggests that there has been some overbuilding of housing units (about a 60% average annual increase in units has been in multi-family units) in the County.***** This assumption is supported by the 7.6% vacancy rate in apartments in San Bruno in 1973, as determined by the Postal Vacancy Survey.

If the population projections are borne out by a relatively lower number of multi-family units needed compared to the number of units built, there will be a temporary surplus in multi-family units built in the County until construction slows down to meet the actual demand. During this time, there would be an overall probable stabilization of rents in multi-family units for the County as a whole and maintenance of an adequate supply of such units.

*California Department of Finance, Population Research Unit, Series D-100, C-150, E-0, issued June 1974.

**San Mateo County Planning Department, Countywide Population Projections, 1972.

***"Northern county" consists of seven census districts, including Daly City, Birsbane, South San Francisco, Pacifica, San Bruno, Millbrae, Burlingame and San Mateo.

****ABAG, MTC: Joint Land Use/Transportation Planning Program: "Population, Employment and Land Use Projections, San Francisco Bay Region: 1970-2000," Berkeley, California, August 1973.

*****San Mateo County Building Permits, 1960-1972, San Mateo County Planning Commission from U.S. Dpt. of Commerce Report.

The implications of temporary oversupply of multi-family units in the County for San Bruno are as follows:

First, any demand for such units which could not be met in San Bruno could probably be met elsewhere in the County.

Second, any proposed multi-family developments in San Bruno should be tailormade to the specific needs in San Bruno, in terms of unit size, cost (where feasible), design, and environmental quality. It is important to note that the projections for future housing units are based on a low number of persons per unit (1.7, 2.1, 2.2) which corresponds to nationwide and San Mateo County trends in household size. However, a comparison of 1960 and 1970 household size for San Bruno and other cities in the County shows that San Bruno is not typical in that its household size has decreased over time at a lower rate (3.5 to 3.4 for owner-occupied units, and 2.8 remaining at 2.8 for renter occupied). The corresponding figures of the County as a whole are 3.5(1960)-3.3(1970) for owner-occupied and 2.6(1960)-2.4(1970) for renter-occupied.*

2. Needs of Present San Bruno Residents

Because of the limited amount of vacant residential land in San Bruno, housing policies and programs should focus on dealing with the shortcomings and needs in housing the existing population. These needs are as follows:

a. To Retain Low and Moderate Income Families

There are many families in San Bruno who are severely affected by rising housing values and consequent increased property tax assessment.

Twenty-eight percent of all San Bruno families** had an income below \$10,000 in 1970. The Bureau of Labor Statistics estimated that a standard of living representing a minimum of adequacy for a family of four in the San Francisco-Oakland SMSA in 1969 required a gross income of \$7,250. This would allow about \$150 for monthly rent at a ratio of income to rent of 4:1 (or \$208 for a \$10,000 income family). These families, at present interest rates and property tax levels, are precluded from home ownership, since the achievable ratio of value to gross income has dropped from 2.5:1 to 2:1 or less.*** Specifically there were 1844 owner-occupied households and 1313 renter-occupied households which qualify as low income households under the 1974 Housing and Community Development Act definition (see Table 9).

*1970 Census, General Housing Characteristics, California HC(1)-A6; 1960 Census.

**1970 Census, Table P-4, Income Characteristics of the Population.

***San Mateo County Planning Department, Initial Housing Plan, January 1975.

Although only a certain number of these live in inadequate housing, it can be assumed that the other families which have managed to maintain their houses are now facing difficulties in meeting mortgage and property tax payments. There are 1,726 such owner-occupied and 317 renter-occupied households.

For these lower income families, the highest priority need is to retain housing in San Bruno at costs which they can afford.

b. To House Lower Income Families in Adequate Housing

Beyond the primary need to retain low rent and lost cost owner-occupied housing, there is a need to ensure that housing in and of itself is adequate. Adequate housing in San Bruno relates primarily to overcrowding and overpayment problems as well as poor building condition. According to the Department of Housing and Urban Development's estimates (see Table 9. How Many San Bruno Residents are Eligible For Housing Assistance?). There are 996 renter households living in inadequate housing, which fall within the "lower income" definition and thus are eligible for housing assistance. There are 118 lower income owner households which are in inadequate housing (see notes in Table 9 for "inadequate" definition). Table 10. How Much Rent is Too High? indicates how many households are paying too large a percentage of their income for rent, by size of unit and price. Table 8. How Many Inadequate Housing Units Are There? shows the number of overcrowded units in San Bruno. An ABAG analysis of renter housing needs by cost of unit is presented in Table 11. What Type of Units do Renters Need?

c. To House Persons with Special Needs

The Housing and Urban Development Department's estimate (see Table of the housing needs of the elderly should be verified by actual survey to determine how many elderly renters and owner households in the lower income category live in inadequate housing. The present approximate estimates are 22 owner-occupied households, and 237 renter-occupied households. Verification of these figures is needed because of the use of a 20% sample in the data. Spanish American families also have special problems in finding adequate housing. Finally, young, newly formed families wishing to remain in San Bruno need an alternative to the present high cost single family housing or apartment living.

d. To Repair Inadequate Housing in the Neighborhoods

San Bruno's strength is the generally good condition of its housing stock. However, inadequate housing should be repaired in order to maintain this quality. Table 8. How Many Inadequate Housing Units Are There? indicates a total of 293 owner-occupied and 144 renter-occupied units in need of internal repairs. In addition, there are other external* and internal deficiencies which should be further documented. (See Appendix A)

*The external housing condition survey conducted by the San Bruno Planning Department is incomplete at this date, and is anticipated to be completed on a citywide basis in the near future.

IV. Housing Constraints and Opportunities

The following constraints and opportunities for housing improvements and construction represent the most apparent housing limitations and opportunities in San Bruno. They are:

Constraints

- available land
- cost of construction and supply of housing
- property tax assessment
- noise in residential areas
- seismic constraints
- need for community facilities
- traffic problems in residential areas
- housing discrimination
- inadequate family income
- inflexible building standards
- data coordination and monitoring

Opportunities

- vacant land
- use of non-residential sites for housing
- County leased housing program
- community development in association with the County
- new state and federal housing legislation
- code enforcement opportunities
- privately initiated housing improvement and construction efforts

Many of the above items are interrelated--i.e., 84% of San Bruno is developed for urban uses which limits the amount of land available for new housing and places, in part, a tax burden on existing residential property owners.*

A. Constraints

1. Available Land

Total land area available for new residential development, according to a 1973 San Bruno Planning Department Survey, comes close to 150 acres. About 15 acres of this total is zoned for multiple family residential and, for the purposes of this analysis, a little over 65 acres for single family residential. 70 acres is made up of allowable but not necessarily predominant multiple residential zoned land in Planned Development (P-D) districts. Accordingly, while the total acreage possible for residential development amounts to approximately 1/3 of the total vacant land area in San Bruno, probable development of many P-D areas for other than residential use means that approximately 1,360 housing units** is the upper limit of units that could be built on vacant land according to the Zoning Ordinance (not taking into account

*San Bruno Planning Dept., Open Space, Conservation, Scenic Highway Elements, San Bruno, Ca., 1974.

**From Architectural Graphic Standards, Ramsey and Sleeper, Sixth Edition: When estimating the area available for lots on a large site development, it is safe to assume that 20% of the entire site will be streets. To estimate the total number of lots (or units in the case of multiple residential development) which a site will yield, use the following formula - number of lots (or units for MF res) = $\frac{\text{Total site (acres)} \times 34,848 \text{ (80\% of an acre in Sq. Ft.)}}{\text{width of lot} \times \text{Depth of Lot (in ft.) (or sq. ft. per$

actual buildability of vacant land). This number would bring the total number of units in the City to approximately 15,910 (11,350 by 1970 + 3,200 by mid-1975 + 1,360 future).*

2. Cost of Construction and Supply of Housing

The cost of materials and labor and the cost of financing new home construction has risen sharply in the past few years. The median price for a new home rose to \$35,900 in 1974. Since the real income of the average family declined by \$815 in 1974 (compared to \$330 increase in 1973), it is easy to see how new homes are out of reach for many people. Locally the cost of owning or renting a house has had the severest impact on the lower income brackets. San Mateo County has one of the highest average housing cost indices in the Bay Area and provides the smallest percentage of housing selling under \$20,000 or renting for less than \$100.00 per month among the Bay Area Counties.**

New apartment construction has increased in the County and in San Bruno in the past few years, reflecting these changes in cost and market conditions as well as the shortage of available land. A low vacancy rate for single family units and a high vacancy rate in new apartment construction indicates a lack of choice in the supply of housing in San Bruno.

3. Property Tax Assessment

Property tax assessments have increased substantially in northern San Mateo County, it has been reported that the increases in San Bruno assessments range from 1-100%. The presence of the Tanforan shopping center has lowered the proportion of residential tax property revenues to total property tax revenues, but the absolute increase in residential property taxes has made it more difficult to buy, retain, or improve housing.

However, San Bruno may have a short term advantage over other northern San Mateo county cities, because while assessments have been raised in the county as a whole the City's tax rate has actually decreased.

4. Noise in Residential Areas***

Noise in the residential areas of the City comes chiefly from aircraft operating in and out of San Francisco and Oakland Airports, highways and streets in and near San Bruno, and the Southern Pacific Railroad line. The most serious noise impact comes from departing flights on two flight paths of the airports. Residential areas adversely affected by the latter noise impact include: the area bounded by Belle Air School, Camino Plaza, the Naval installation and all areas north of this area in San Bruno, and the Crestmoor area.

*San Bruno Planning Dept., Multi-Family Apartment Complexes, Data Supplement, May, 1974.

**San Mateo County Planning Department Housing Element for San Mateo County, January, 1975.

***San Bruno Planning Department. Draft Noise Element, July, 1975.

Noisy highways and streets that adversely affect residential areas include: U.S. Route 101, Route 280, potentially the new 360 overpass ramps at Route 101, El Camino Real (State Route 82), Skyline Blvd., San Bruno Ave., Sneath Lane, and San Mateo Ave. The Southern Pacific freight and rail passenger line that parallels 101 and the branch freight line that extends to Daly City are also problem noise sources.

In most instances these noise sources cause an environmental burden on existing residential areas. The principal obstacle to achieving a proper living environment for every dweller (in existing and potential new residential structures in the affected areas) is therefore the persistent noise impacts (in excess of 65 decibels--a generally accepted upper limit for noise--in some of the affected areas) from the above mentioned transportation routes.

5. Seismic Constraints

Seismic constraints on housing should be reviewed at a later date when the Seismic Element for San Bruno is completed.

6. Need for Community Facilities*

The principal community facility needs that, unless met, could act as obstacles to the development of improved neighborhood environments for housing are: neighborhood parks; community centers; improvements to public utilities; and social services.

There is a need for multi-purpose centers that would include activities for senior citizens, child care, recreation, public meetings and similar activities in San Bruno. Neighborhood parks are needed, especially in the Rollingwood, Crestmoor, Mills Park, San Bruno Park, and Lomita Park neighborhoods. Improvements to public utilities, mainly the storm drainage system, is needed in different parts of the City. Improved social services are needed for the elderly in the areas of public information and crime prevention.

7. Traffic Problems in Residential Areas

The principal traffic problems affecting residential areas in San Bruno (discussed in more detail in the Circulation Element) are traffic safety, air and noise pollution impacts potentially affecting residential areas, increased public transportation services (especially for San Bruno's transit - dependent population) and managing traffic flows in and near residential areas. Also, there are on-street parking problems in some residential areas.

*San Mateo County Planning Dept., Housing and Community Development Plan for San Mateo County, Redwood City, Ca., 1975; San Bruno Planning Dept., Open Space, Conservation, Scenic Highways Elements, San Bruno, Ca., 1974.

**Interviews with Planning Dept. and Public Works staff, June, 1975.

8. Housing Discrimination

Housing discrimination against racial and ethnic groups prevents these people from obtaining adequate housing.

9. Inadequate Family Income

The large number of families with low or moderate income in San Bruno (see Section IIIB3 above) means that many residents cannot afford adequate market housing.

10. Inflexible Building Standards

The costs of housing construction could be reduced if housing standards were made more flexible. For example, the number of bathrooms, the size or number of rooms, or the type of construction materials required could be altered, to bring new housing within the means of more families.

11. Data Coordination and Monitoring

Housing need estimates and housing adequacy data should be better coordinated among research agencies and monitored in relation to population changes.

B. Opportunities

Several opportunities are apparent in furtherance of the housing objective for San Bruno. No one opportunity is considered more important than the others in this regard. Rather, it is the City's pursuit of all of these opportunities in a coordinated and forthright manner that will result in housing improvements and needed new construction.

1. Vacant Land

San Francisco County property at the west border of San Bruno (specifically the San Francisco jail site and the former Coast Guard site) represent a distinct opportunity for new housing construction in San Bruno. Procedurally the Local Agency Formation Commission (LAFCO) will soon decide whether the property in question falls within San Bruno's sphere of influence (or city service area) by virtue of the City's proximate storm drains and sewers, potential San Bruno water reservoir service to the area, access to the area from Sneath Lane, and potential San Bruno fire and police service to the area.

San Bruno has stated the City's policy for use of the jail property, in case there were a change in policy of the City and County of San Francisco, and the jail site became available for another use. This policy, which is stated in the San Bruno Open Space Element, recommends use of the land for low density residential development with maintenance of an open space corridor leading to adjoining recreational uses. A new residential development here would adjoin the existing Pacific Heights and Portola Highlands residential areas in San Bruno--thus amounting to a logical extension of an existing residential area in San Bruno.

In view of the more recent assessment of San Bruno's housing needs in the Housing Element, the City may wish to modify this policy, by including some medium density housing in this area. This site may also be appropriate for increasing the variety of housing types in San Bruno (such as cluster housing and townhouses).

2. Use of Non-Residential Sites for Housing

Mixing housing with commercial development would add to the City's housing supply, add vitality to the City's shopping streets and non-residential areas and limit the amount of commercial development that could take place. Such a mixed use development concept, of increasing interest to many California cities, requires more study of actual opportunity areas and use of already existing provisions of the Zoning Ordinance (residential uses are allowed in C-1 commercial and Planned Development (PD) zones and vacant land is available in both of these zones).

3. County Leased Housing Program*

The program is an opportunity for San Bruno residents to take advantage of a local County housing subsidy program. Families which are displaced, potentially about to be displaced, families residing in unsafe, unsanitary or overcrowded dwellings, families of deceased or disabled veterans or families meeting other eligibility criteria may find and apply for the subsidy program or may, if the dwelling meets with the approval of the County Public Housing

*San Mateo County Housing Authority, Exhibit 4, Policies and Procedures of the Housing Authority of the County of San Mateo.

Authority, select the dwelling unit the family already occupies. A waiting list is in effect, and revisions to the eligibility status of residents already participating in the program are conducted to ensure a reasonable turnover of participants in the program.

Housing is leased to applicants by the County with the County paying the difference between the actual lease and the terms established by the Housing Authority for each family. Assistance in locating housing is also offered by the County in certain circumstances. Altogether the program represents an opportunity, albeit a small one (only 27 units have been allocated for San Bruno by the County in the first year Housing and Community Development application), for the poor, disabled, and similarly disadvantaged to find decent, safe, and sanitary housing in San Bruno.

4. Community Development in Association with the County

Because San Bruno is a City of less than 50,000 population, federal community development block grant monies available through the Housing and Community Development Act of 1974 must be applied for in conjunction with San Mateo County. According to the Act, "the primary objective of the title is the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income. This objective is to be achieved through elimination of slums and blight and deteriorated living conditions, conservation of housing and housing opportunities, increased public services, improved uses of land, increasing neighborhood diversity, and preservation of property with special values." The first year application, in which San Bruno participated with the County, provides monies toward the fulfillment of the following long and short-term housing and community development objectives in San Bruno:

- housing rehabilitation
- housing assistance to low and moderate income families
- community centers for senior citizens, child care, recreation, public meetings, etc.
- street and storm drain improvements in areas according to greatest need
- developing a planning and management capability at the County level to more efficiently deal with community development in the cities and County

Coordination with the County and vigorous pursuit of these and other opportunities is essential if San Bruno is to receive its fair share of community development funds in the County.

5. New State and Federal Legislation

Federal - The Emergency Housing Act of 1975,* recently signed into law,

*S. F. Chronicle, "You'll Save on Mortgage." San Francisco, July 3, 1975.

is aimed at recovery of the housing and construction industries and satisfying consumer demand for housing. The Act gives the Government National Mortgage Association (GNMA) \$10 billion in new mortgage purchase authority towards the potential construction of up to 300,000 homes in the next year. Procedurally, to take advantage of the Act, the prospective homeowner shops around for a bank, savings and loan, mortgage banker, or other lending institution that has a GNMA commitment to buy mortgages and convinces that institution to include his house in that commitment. As an example of how GNMA would use the new funds, the following is illustrative: instead of the current 9% \$30,000 30 year mortgage, one would pay the local lending institution 7½% or about \$25.00 a month less in interest on the mortgage--for a savings of about \$9,000 over 30 years. GNMA would promise the lending institution to buy the mortgage from the local lending institution if mortgages were set at 7½%.

The emphasis is on new house construction although mortgages on existing homes are available, but limited, at 10% of total federal commitments. Another provision of the bill, not yet signed into law, would help those who are out of work to meet their mortgage payments.

State - The recently established State California Housing Finance Agency (HFA), working in close cooperation with the State Department of Housing and Urban Development, has the power to issue tax exempt and taxable bonds and notes (\$300 million in tax exempt bonds and \$150 million in federally supported tax revenue bonds). The Act also calls for a ballot election in November 1976 for the approval of \$500 million in general obligation bonds. The proceeds from the sale of the bonds and notes will be used to make low interest development loans, construction loans and mortgage loans (in some cases through qualified mortgage lenders) to housing sponsors to build housing developments for persons and families of low and moderate income.

The purpose of the Agency is to make possible rehabilitation and construction of rental as well as owner-occupied housing. Housing may be for single or multiple family use but must primarily provide for low and moderate income persons and families (i.e., those whose incomes do not permit them to obtain decent housing at conventional rates) and among those priority will be given to those with special housing needs--the elderly, handicapped, large households and those displaced by government action. The Agency is permitted to control rents and definitions of eligibility correspond to the definitions used by HUD.

A full 30% of units receiving mortgage loans and neighborhood improvement loans shall be for very low income households. Of all housing development containing 12 units or more, at least 20% of units must be for very low income households. In addition, the HFA will establish a grievance procedure governing disputes (i.e., eviction) between tenants and housing sponsors. As for steps to take advantage of the Act locally, San Bruno or the County could be certified as a "local housing agency" (based for the most part on the local adoption of a housing element) giving it authority to review, approve or disapprove all housing development and neighborhood improvement loans in its jurisdiction.

6. Code Enforcement Opportunities

The "Burgler Security Ordinance" which is being considered jointly by the cities of San Bruno and South San Francisco, if passed, would require that the local Inspection Department investigate each house for its security measures and enforce any needed changes in doors, locks, etc. If this ordinance is passed, it would present the opportunity for the inspector to also investigate other structural or mechanical deficiencies, to offer technical information to the occupants, and to enforce required repairs. It should be noted, however, that the Security Ordinance would have the effect of imposing an added housing cost, which may be a heavy burden for the lower income home owners and renters.

7. Privately Initiated Housing Improvement and Construction Efforts

Although there are signs that the existing home market is reviving* nationally as a result of the tax rebate program which helped reduce the inventory of unsold units, recent moderate (instead of high) price increases, FHA and VA loan stimulus to the market, and other factors, there is still very little new house construction 1975. Accordingly, some developers are anticipating that to make housing affordable, house developers will have to offer a product that the market can afford--i.e., a simple house with fewer luxuries (fewer appliances, lower electric service requirements, asphalt instead of concrete for paved surfaces, 1½ baths instead of 2½ baths, smaller room sizes, etc.). Whether or not a quality house can be produced in San Bruno at an affordable price in a proper environmental setting is a function of many factors not the least of which is:

- guidance to developers from the City on the types of projects and areas in which to build new housing
- communication between the City agencies and neighborhood groups, through the formation of Neighborhood Housing Committees or equivalent groups, on the types of projects and neighborhood improvements desired by San Bruno residents
- coordination of City staff in planning and project administration for new and rehabilitated housing and neighborhood improvement efforts (i.e., a task force approach to housing).

*S.F. Chronicle, "Existing House Market Reviving." San Francisco, July 6, 1975.

V. Evaluation of and Recommendations for Action Programs for Housing

The following action programs and time tables for program accomplishment are considered to be most suitable for San Bruno based on needs for housing improvement and construction in the City and an evaluation of impacts of these programs and study of possible program alternatives. The "No Project" alternative (what would happen if there were no revisions to the Housing Element) would cause a reliance on policies and programs that are not, by and large, specifically focused on responding to the unmet housing needs of San Bruno (i.e. housing availability, improvements to supply and quality of housing for all residents and housing support services). The "No Project" alternative has therefore been rejected.

A. Establish a Comprehensive Code Enforcement Program (time frame - short range - 1-3 years)

Conduct a continuing code enforcement program to eliminate hazards and detriments to health, including crime prevention measures; coordinate with housing rehabilitation program to encourage improvements to housing quality and supply (i.e., additions to existing houses, etc.); minimize hardships to low and moderate income owners and tenants; locate areas where code enforcement should take place and annually update locations by means of an annual housing conditions survey; and seek ways (i.e., such as modifying local building and housing codes) to lower costs of rehabilitation while maintaining standards.

B. Establish a Comprehensive Housing Conservation-Rehabilitation Program (time frame - short range - 1-3 years)

Outline specific areas as neighborhood preservation zones for housing rehabilitation and outline a pilot (demonstration) housing rehabilitation program for one or more areas; apply for Housing and Community Development Act monies for carrying out comprehensive housing rehabilitation efforts; and the City should waive "non essential" code violations to lower the costs of rehabilitation for low income families.

C. Establish Means to Increase the Supply and Quality of Housing and Lower the Costs of new Housing (time frame - short range - 1-3 years)

The City should expand the Planned Development ordinance to allow clustering of individual home sites on small lots; investigate the possibility of establishing incentives for private developers to meet San Bruno housing needs such as the need for more low to moderate income units; modify Zoning Ordinance to include provisions for condominium units as a means of satisfying needs of young families; the City should encourage innovation in design and cost of residential structures through an Awards of Merit program for developers; the City should carefully review any public project that would take away housing and employ means to ensure proper relocation of displaced residents; and the City should undertake special studies as necessary to encourage the proper use of vacant land (zoned either for residential or non-residential uses) for housing development.

Implementation of these measures to ensure supply, quality and reasonable cost of housing would cause a gradual shift of emphasis in housing to meet the specific needs of San Bruno residents. The key to success of this program will be to provide more housing while actually, in some instances, reducing the cost of housing. These program elements will act as mitigation measures of the current problems of housing supply, quality, and cost.

Increases in the supply of housing will cause, over the long term, increases in neighborhood traffic and associated air and noise pollution and an increased demand for public services (such as fire and police protection) and facilities (such as open space and recreation facilities). In addition, increased residential development will induce related commercial growth in the City.

More extensive alternatives to increasing the supply and quality of housing, such as renewal or increased residential densities, have been rejected based on an analysis of specific needs in the City and the desire to conserve the prevailing single family detached dwelling character of San Bruno's neighborhoods. Use of land currently zoned residential for non-residential development (such as increased commercial or industry) has also been rejected since the current land use designations in the City are considered appropriate as presently designated.

D. Seek the Use of All Available Funding Sources to Carry out Housing Conservation for all Groups (time frame - short range - 1-3 years)

Seek to increase the allocation of local low income families (now 27 units) able to participate in the County leased housing program; assist families wishing to obtain reasonable mortgages for new home construction or for purchase of existing homes and encourage them to take advantage of the new federal Emergency Housing Act of 1975 and the opportunities made available through the new California Housing Finance Agency. The City should also annually review the housing needs of special groups in San Bruno and coordinate with the County to ensure that San Bruno gets its fair share of Housing and Community Development monies to meet these needs.

Implementation of measures to ensure that the needs of all groups, especially those groups with special housing needs, are met would result in these groups having more opportunities for adequate housing than heretofore. Generally, the measures outlined above should lower the cost of housing to these groups without significantly affecting developer costs and profits in construction (see discussion of developer incentives above). Alternatives to the reliance on private developers and individual homeowner use of County, State and Federal Housing Program (such as the establishment of a local housing authority in San Bruno) have been avoided since other than local resources are available to meet the housing needs of special groups.

E. Establish a Local Housing Information and Referral System (time frame - short range - 1-3 years)

The Planning, and Building and the Public Works Dept. should coordinate their activities on housing and operate as a housing task force to advise (on a referral or first hand basis) property owners, renters, and developers on needed housing information.

F. Encourage and Help Neighborhoods to Form Housing Advisory Committees (time frame - short range - 1-3 years)

The Task Force and the Neighborhood Housing Advisory Committees should jointly develop neighborhood and individual home self-help improvement techniques; the Housing Committees and Task Force should also work with private developers in encouraging the use of private market provisions to meet the needs of low and moderate income families.

Implementation of these steps (E, F above) in housing support services would make available information on housing needs and opportunities on a citywide basis and thus generally increase the awareness of housing issues in the City. Alternatives to the use of existing agency staff (such as in the employment of a local housing authority staff) have been avoided since the resources are already available in San Bruno to carry out the housing support services program.

G. Strengthen Existing Provisions of the Zoning Ordinance and Develop New Zoning Measures as necessary to Improve Neighborhood Quality (time frame-mid range - 5 years)

Establish a stabilization district in the Zoning Ordinance for residential areas in need of selective rehabilitation; modify Local Environmental Impact Report procedures to include specific requirements to assess neighborhood impacts of projects according to a list of key neighborhood impact categories; develop a long range (10 year) program to identify and carry out street improvements to reduce circulation and noise impacts in neighborhoods; and expand the Planned Development Zone to allow greater flexibility and control design review of the composition of large-scale projects.

H. Encourage the Cooperation of Other Agencies, Citizens, and Business Interests in Neighborhood Rehabilitation Efforts (time frame-mid range - 5 years)

The City should encourage private lending institutions to make home improvement loans in conservation-rehabilitation areas; the City should develop comprehensive neighborhood improvement programs for priority neighborhoods in close coordination with Citizen Housing Advisory Committees for each neighborhood; the City should work closely with the County, the Airport, and the Airport Land Use Commission to ensure implementation of a long range noise abatement, and the City should encourage incorporation of noise insulation devices and materials in rehabilitation of existing and new developments in noise sensitive locations; and the City should seek other revenue as a supplement to residential property taxes and support tax relief legislation that provides special consideration for homeowners making improvements under a housing conservation program.

I. Establish a Strategy for Upgrading Neighborhoods as well as Housing Stock (time frame - long range - 10 years)

Continually review need for improved public facilities and services (necessary to induce adequate levels of private property maintenance) and make provisions for needed changes in storm drainage and sewage systems, street maintenance, etc.; consider funding for service improvements and capital expenditures for new neighborhood projects (community centers for use of elderly, new parks, etc.) through Housing and Community Development grant monies in coordination with the County; annually update the City's Capital Improvement Program in light of additions of non-local funding sources.

Implementation of neighborhood improvement programs (G,H,I above) will provide a gradual program of neighborhood improvement geared to improving environmental quality of the neighborhoods. As such, these programs will act as mitigation measures for the current problems of neighborhood environmental quality. More ambitious and alternative programs, such as more elaborate modifications to the Zoning Ordinance, have been rejected because the resources for neighborhood improvements already exist in San Bruno.

J. Encourage Provision of Housing for All Groups, Especially Special Need Groups (time frame - long range - 10 years)

Pursue policies aimed at providing a full range of housing types and prices; require a certain percentage of low and moderate income units in large new housing developments and decentralize the location of low income units so that they are not all located in one part of the City; serve the needs, on a priority basis, of low income families (especially large low income families) living in substandard housing; provide for the needs of elderly and handicapped persons in new housing developments; and encourage the rehabilitation of existing housing stock, including legal additions to the basic structures, to meet the needs of low income families.

VI. Environmental Impact

In development of the Housing Element of the General Plan, major consideration has been given to the effects the policies and especially the programs (the actions necessary for implementing the policies) will have on the environment. The Element has been developed with a careful weighing of the effects of alternatives on the social, economic, and physical well being of San Bruno residents.

A. Description of Project

The location and boundaries of the proposed project are found on Exhibit B. The project location is also shown on a regional map found in the Land Use Element of the General Plan. A statement of the objectives sought by the project is found in Section II. Goals, Objectives, and Policies. A general description of the project's characteristics is found in Section V. Evaluation of and Recommendations for Action Programs for Housing.

B. Description of Environmental Setting

A description of the environmental setting is found in Section III. Housing Background and Problems, Subsections A. The Physical Context, B. Population Characteristics, C. Housing Characteristics, D. Housing Needs in San Bruno.

C. Environmental Impact of the Proposed Action

The impact of the Housing Element proposals is somewhat restricted since the City is already fairly well developed (it is estimated in Section IV on p. 17 that approximately 1,360 more dwelling units could be accommodated in San Bruno on vacant available land). As a result of implementing the policies and programs of the Housing Element, it is anticipated that additions to the supply of housing for all groups will increase, the existing housing stock will benefit from individual and neighborhood rehabilitation, and the eventual creation of mixed use environments, including residential and non-residential uses, will enhance the neighborhood quality of new and existing development. Increases in traffic and need for public services (i.e. fire and police protection) and facilities (i.e. open space and recreation facilities) will be partially offset by a combined program of traffic and neighborhood facilities and services management (i.e. programs of the Circulation and Open Space Elements). Section V. Evaluation of and Recommendations for Action Programs for Housing contains additional information on environmental impacts of housing policies and programs.

D. Any Adverse Environmental Effects Which Cannot be Avoided if the Proposal is Implemented

The adoption of the Element will serve to control adverse effects of existing and potential new development. However, increases in traffic and related noise and air pollution, an increased demand on public services and facilities, and modification to existing vacant land as a result of fulfillment of the policies and programs will be the eventual major unavoidable adverse effects of adopting this Element.

E. Mitigation Measures Proposed to Minimize the Impact

Proposed action programs (see Section V.) of the plan are the mitigation measures of the Housing Element. Increased densities are not anticipated as a result of implementing policies of this plan because of the availability of land for housing development. However, increases in traffic and noise will occur as a result of program implementation and these impacts can be mitigated by the use of the mixed use development concept where traffic origins and destinations occur in a single location thus providing for the maximum use of the existing traffic lane capacity and also mitigated by the employment of noise insulation where needed in new home construction or existing home rehabilitation. Implementation of the City's currently proposed local transit system would also serve to mitigate adverse traffic impacts. Energy conservation in residences would occur as a result of use of proper insulation in individual home rehabilitation and because of new State insulation standards to be enforced under the Alquist Energy Conservation Bill for New Residential Buildings (SB277). Water conservation measures would include use of water saving fixtures and machinery as well as consideration of low water requirement landscaping. Specific proposals will also be subject to Planning Commission review and approval.

F. Alternatives to the Proposed Action

Given San Bruno's predominantly developed status, alternative proposals are more limited than would be the case with a city with more vacant land. More extensive policy and program alternatives, other than the ones outlined, have been rejected because San Bruno has the resources to carry out the programs of the Element. Reliance on current housing policies and programs would mean that the City would not have a comprehensive and efficient housing conservation program. Alternatives to the housing policies and programs and the reasons for their rejection are documented in Section V.

G. The Relationship Between Local Short Term Uses of Man's Environment and the Maintenance and Enhancement of Long Term Productivity

The housing plan provides a balance between the supply of new and rehabilitated housing, its cost, and environmental impact. No real pre-empted future alternatives exist since all of the proposals of the plan are based on current land use designations which are considered fitting and proper for the designated areas of the City. Mixture of land uses (see Sections II and V) and the use of transit and a traffic management plan (see Circulation Element) will serve to minimize the effect of short-term decisions over the long term.

H. Any Irreversible Environmental Changes which would be Involved in the Proposed Action Should it be Implemented

Because the plan implies developed use of the remaining vacant land in San Bruno, this in itself would be an irreversible change. With use of proper open space standards for new development and increases to the amount of open space for existing development, no adverse environmental changes are anticipated as a result of plan implementation. Benefits of the housing programs have been discussed in Section V.

I. The Growth Inducing Impact of the Proposed Action

Because the plan does not imply higher densities but rather the logical development of land already zoned residential according to existing zoning descriptions, the growth inducing impact must be qualified to this extent. Increased residential growth would encourage more commercial growth to serve new residential growth but since the long term development of commercial areas such as the Bayhill and Tanforan areas has been anticipated by the City, induced commercial growth to serve new San Bruno residents is not considered to be detrimental.

By making it easier for developers to build new housing, as a result of employing incentives and use of new state and federal mortgage lending rates, growth in San Bruno to meet the specific needs of residents may occur sooner than would otherwise be the case. See Section V for additional information on growth inducing impacts.

Persons consulted in preparation of the Environmental Impact Report Section of the Housing Element are listed in the back of the Housing Element under "Persons Consulted in Preparation of this Document".

VII. Continuing Evaluation and Planning Process

In order to achieve the goals and objectives of this Housing Element, a specific evaluation and planning process must be established by San Bruno. This process should involve inter-departmental coordination in San Bruno; inter-agency coordination between San Bruno, San Mateo County, and other regional, state and federal agencies; citizen and developer participation and review and update of the Housing Element.

A. Inter-Departmental Coordination

The recent decision to join the Building Department with the Planning Department is a positive step toward coordinating these two activities. Statistical data on housing should be verified by field inspection, and the day-to-day experience of building inspection services can be included in overall planning policy for housing. Close coordination within this combined department will serve to implement efficiently the recommended Code Enforcement Program.

The Planning and Public Works Departments should also work very closely on the recommended neighborhood conservation and improvement program to establish citywide priorities and to coordinate activities within neighborhoods. The work of both of these departments should be reflected in the priorities established in the capital improvement program. The budgetary process must be directly linked to the planning process so that the City's resources are allocated according to highest priority needs.

B. Inter-Agency Coordination

In implementing the Housing Element, the City should coordinate its work with the San Mateo County Planning Department, and with the Association of Bay Area Governments, the California Housing Finance Agency, and the San Francisco Area Office of the Department of Housing and Urban Development.

The City should ensure that its housing priorities are clearly communicated to the County Planning Department and are included in preparation of the combined City-County Housing and Community Development applications. It is also important for the City to monitor the implementation of the HCDA Program, after funds are approved, and to ensure the success of the Program in San Bruno. The City should be in constant communication with the regional, state, and federal departments to receive the latest data analyses and pertinent plans and programs, in order to keep the recommended Housing Services Program in San Bruno continually supplied with information.

C. Citizen and Developer Participation

The City should give permanent status to the Housing Advisory Committee established in conjunction with preparation of the Housing Element, in order to ensure broad participation of San Bruno's citizens in the continuing Housing Programs. The membership of this committee should be expanded to

include representatives of the business community who could be instrumental in implementing many aspects of the Housing Element.

The City should establish a technical Housing Task Force made up of representatives of the departments involved in implementing the Element, and including periodic participation of professional housing experts. This Task Force would work with the Citizens Housing Advisory Committee to help formulate program policy, participate in the budgetary process, help develop the annual housing work program, monitor program administration, help measure program impacts in the neighborhoods, obtain citizen response to the housing conservation effort, establish program priorities, and help San Bruno residents become more aware of the need for and conduct of a housing conservation program.

The City should encourage existing neighborhood organizations to participate extensively in the housing conservation program. In areas where there are no existing neighborhood organizations, the City should help establish them. The City should also actively seek the participation of the business community in helping to finance the program and in implementing commercial property conservation measures.

D. Review and Update of the Housing Element

The City should have an annual housing program as required by the Housing and Urban Development Department. An annual program of review, evaluation and updating of the Housing Element will ensure its continued relevance over time. Such an annual program would continually relate the Housing Element to other General Plan Elements as they develop. It would also be a mechanism for examining the total annual expenditures for housing conservation. An annually updated Housing Element is the tool for ensuring local participation in San Mateo County's annual HCDA application.

Among the updating activities, the following are of special importance:

- costs of the programs recommended in the Housing Element should be established as the next task in the Housing Program.
- relation of the Housing Element to other Elements, and particularly the Seismic Element (not yet completed as of this writing) and the Land Use Element.
- updating of 1970 census data and analyses by field verification.
- detailed projections of needs in terms of unit costs and price ranges as a method of bringing the activities of private developers and the goals of the community into better synchronization.
- ongoing study to explore all available financial resources for housing conservation.
- monitoring the progress and achievements of the program and revisions based on the evaluation.
- advocacy by the City at the state and federal level to eliminate legislative obstacles (i.e., tax reform) to housing conservation.

VIII. Bibliography

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Persons Consulted in Preparation of this Document

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APPENDIX A

SAN BRUNO HOUSING CONDITIONS SURVEY, JUNE 1975*

CENSUS TRACT _____ BLOCK # _____

ADDRESS _____

UNITS IN STRUCTURE _____

1) CHECK ONE OF THE FOLLOWING: THE BUILDING IS:

☒ SOUND (GO TO 2)

☐ BASICALLY SOUND (GO TO 3)

☐ DETERIORATED (GO TO 4)

☐ DILAPIDATED (GO TO 5)

2) BUILDING IS SOUND because it provides safe and adequate housing. Building is well maintained, structurally sound WITHOUT VISIBLE DETERIORATION OR OBSERVABLE DEFECTS.

3) BUILDING IS BASICALLY SOUND because it is structurally sound and provides apparently adequate housing. Building has SLIGHT OR MINOR DEFECTS RESULTING FROM LACK OF ORDINARY MAINTENANCE. Defects can easily be corrected or minor hazards on premises readily removed. However, prolonged neglect can eventually lead to deterioration, structural unsoundness and inadequate housing.

Some examples of minor defects:

- blistered or peeling paint - lack of paint
- broken gutters or downspouts
- cracks in wall covering, concrete or mortar
- weathered window frames and sills
- premises littered or overgrown with weeds.

4) BUILDING IS DETERIORATED because it does not provide apparently adequate housing. Building has ONE OR MORE MAJOR DEFECTS contributing to structural unsoundness and/or lack in adequate weather protection. Building requires replacement of materials and/or REPAIR BEYOND ORDINARY MAINTENANCE.

*Rates based on preliminary exterior survey only. Rating criteria based, in part, on HUD penalty point rating system.

Some examples of major defects: Check one or more of the following.

- ☒ Decayed, insecure footings
- ☒ Breaks, openings or missing materials of wall and roof covering
- ☒ Badly weathered or loose, rotted siding
- ☒ Sagging eaves on roof line
- ☒ Unsafe porches and steps
- ☒ Other _____

It would cost an estimated \$ _____ to rehabilitate the building.

Comment: _____

Is it economically feasible to rehabilitate the building?

☒ Yes ☐ No (Go to 6)

5) BUILDING IS DILAPIDATED because it does not provide safe and adequate shelter. Building has SEVERAL CRITICAL DEFICIENCIES, particularly in structural components, to the extent that correction would require very substantial overhaul and rebuilding. Likelihood exists that rehabilitation would be infeasible. Dilapidated structures include structures constructed of inadequate or makeshift materials, inadequate conversion of a structure not originally designed for housing or structures damaged by fire or vandalism.

- 6) - does building appear to be vacant? ☒ Yes ☐ No
- is the building boarded up? ☒ Yes ☐ No

Table 1. What Kind of Housing Are They
Building in San Bruno?

	<u>Single Family Units</u>	<u>Multiple Family Units</u>
1965	134	68
1966	80	25
1967	110	55
1968	13	117
1969	1	31
1970	2	1,360
1971	7	861
1972	2	337
1973	22	347
1974	8	9

Sources: Bureau of the Census
Construction Report
Series C-40

Security Pacific Construction
Activity Report, December 1973

San Bruno Building Inspector

Table 2. How Permanent is San Bruno's Population?

Census Tracts	6036		6037		6038		6039		6040		6041		6042	
	Number of units	% of total	Number of units	% of total	Number of units	% of total	Number of units	% of total	Number of units	% of total	Number of units	% of total	Number of Units	% of total
All occupied housing units	1281		1735		1837		1571		1147		2477		1106	
YEAR MOVED INTO UNIT														
1968 to March 1970	382	30	364	21	511	28	315	20	151	13	1206	49	442	40
1965 to 1967	429	33	433	25	422	23	245	16	231	20	419	17	224	20
1960 to 1964	412	32	590	34	525	29	173	11	234	21	266	11	180	16
1950 to 1959	58	05	320	19	372	20	527	33	378	33	230	09	141	13
1949 or earlier	-	-	10	01	7	00	311	20	153	13	356	14	119	11

Source: 1970 Census, Table H-2 - Structural, Equipment
and Financial Characteristics of Housing Units

Table 3. Who Qualifies for Housing Assistance?

<u>"Lower Income" Limits*</u> (based on 80% of SMSA median income)		<u>"Very Low" Income Limits*</u> (based on 50% of SMSA median income)	
<u>Family size</u>	<u>Income in 1974</u>	<u>Family size</u>	<u>Income in 1974</u>
1 person	\$7,750.00	1 person	\$4,650.00
2	\$9,950.00	2	\$ 6,200.00
3	\$11,200.00	3	\$ 7,000.00
4	\$12,450.00	4	\$ 7,750.00
5	\$13,200.00	5	\$ 8,400.00
6	\$14,000.00	6	\$ 9,000.00
7	\$14,750.00	7	\$ 9,650.00
8 or more	\$15,550.00	8 or more	\$10,250.00

Source: U.S. Department of Housing and Urban Development,
San Francisco Area Office

* Income limits are based on 1974 median income in the
San Francisco-Oakland SMSA of \$15,550.00.

Socio-Economic Indicator	Census Tracts			
	6041	Rank in County	6042	Rank in County
% of population less than 5 years	9.17-10.11	third lowest tenth	11.23-18.67	lowest population tenth
% of population 65, +	10.92-14.39	second lowest tenth		
% of population with Spanish Surname			14.27-16.87	third lowest tenth
% of pop. under 18 living with both parents	56.00-75.10	lowest pop. tenth	78.30-81.63	third lowest tenth
% of households with female head	22.35-25.32	third lowest tenth		
% (age 16-64) handicapped of total (age 16-64)	12.24-19.30	lowest pop. tenth		
% of pop. less than 8 years of schooling	7.90-10.17	third lowest tenth	10.70-14.02	second lowest tenth
% school dropouts	12.40-17.20	second lowest tenth	12.40-17.20	second lowest tenth
% families with income less than \$4,000.	10.14-12.46	second lowest tenth	10.14-12.46	second lowest tenth
median family income	\$10,045-10,991	second lowest tenth	\$10,045-10,991	second lowest tenth
poverty index*	7.90-10.20	second lowest tenth	10.20-24.30	lowest pop. tenth
% of male labor force unemployed	11.60-6.90	lowest pop. tenth		
median value of owner-occupied home	\$21,800-23,299	second lowest tenth	\$17,100-21,799	lowest pop. tenth
% rented of total units	55.70-70.90	second lowest tenth	47.90-55.20	third lowest tenth
median gross rent	\$156-163	third lowest tenth	\$144-154	second lowest tenth
% of total dwelling units overcrowded			12.11-30.20	lowest pop. tenth
% of all occupied housing units with no auto	12.60-16.21	second lowest tenth	12.60-16.21	second lowest tenth

*Poverty level: defined by census uniformly for the U.S.-a sliding scale is applied, relating income to family size (e.g., for a family of four the poverty index is an annual income of \$3,743).

NOTE: A County-wide scale was established to identify areas which absorb the largest % share of publicly supported services e.g., the tenth of the population living in census tracts with the highest % of low income families is designated as the lowest socio-economic tenth.

Source: Department of Public Health and Welfare, San Mateo County,
Social and Economic Characteristics, San Mateo County, Cal.,
June 31, 1973.

	Owner occupied units	Renter occupied units	Mean number of rooms per unit in owner occupied units	Median household size in owner occupied units	Mean number of rooms per unit in renter occupied units	Median household size in renter occupied units	Median value of owner occupied units for which value is tabulated	Median contract rent of renter occupied units for which rent is tabulated	Median year in which structure was built	Units with roomers, boarders or lodgers
San Bruno	7,727	3,426	5.53	3.4	4.09	2.8	\$28,938	156	1950-1959	
San Mateo County	113,197	71,831	5.91	3.3	3.82	2.4	\$30,468	154	NA	
San Bruno census tracts										
6036	1,150	135	6.07	3.7	5.76	4.0	\$30,870	213	1960-1964	19
6037	1,529	197	5.58	3.9	5.19	3.8	\$28,901	196	1950-1959	33
6038	1,430	405	6.03	3.7	4.13	2.2	\$32,526	189	1950-1959	35
6039	1,222	349	5.52	2.8	4.53	2.8	\$29,607	166	1940-1949	35
6040	1,030	116	5.19	2.9	4.70	3.4	\$28,100	163	1940-1949	10
6041	800	1,664	4.39	2.2	4.89	2.2	\$23,038	144	1940-1949	88
6042	555	556	4.39	2.8	4.89	2.9	\$21,125	136	1940-1949	36

Source: 1970 Census Data, Fourth Count Housing Tapes Statistics,
Census Service Facility, University of California,
Berkeley, California

Table 6. What is the Value of a House in San Bruno?

1960 categories	below \$5,000	5,000- 7,400	7,500- 9,900	10,000- 12,400	12,400- 14,900	15,000- 17,400	17,500- 19,900	20,000- 24,900	25,000- 34,900	35,000 or more
1970 categories	below \$5,000	5,000- 7,499	7,500- 9,999	10,000- 14,999	15,000- 19,999	20,000- 24,999	25,000- 34,999	35,000- 49,999	50,000 +	
1960 value	8	68	140	621	933	1,254	1,557	1,438	621	35
1970 value	3	7	11	109	491	1,634	3,991	1,235	32	

Sources: 1960 census;

1970 census: Table H-1, Occupancy, Utilization, and Financial Characteristics of Housing Units.

Table 7. Who Pays the Largest Porportion of the Property Tax/
(in % of total* real property)

	1970	1973	1974
vacant land	4.09	4.74	3.26
single family residence	60.15	65.66	62.02
commercial or commercial residence**	15.56	26.31	30.63
industrial	1.89	1.23	1.34
rural	.42	.40	.58
recreation	.03	.02	.14
institutional	1.33	1.36	1.01
miscellaneous	<u>16.53</u>	<u>.28</u>	<u>.22</u>
Total	100.00%	100.00%	100.00%

*Total land assessment for San Bruno 1975, \$39,500,750
 Total improvements for San Bruno 1975, \$97,982,579
 Total personal property for San Bruno 1975, \$1,781,859
 Total assessment 1974, \$109,565,363

**includes apartments

Source: Government Research Council of San Mateo County

Table 8. How Many Inadequate Units Are There?

Census Tract	Substandard Heating		Overcrowded		Substandard Access		Substandard Kitchen		Substandard Plumbing		Overpaying Renter
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
60 36	12	12	72	16	0	0	6	6	4	0	47
60 37	17	11	135	26	0	0	0	0	0	6	44
60 38	0	0	36	14	0	0	0	0	0	0	104
60 39	11	6	48	26	0	0	10	0	0	0	88
60 40	21	15	47	6	0	0	0	0	6	0	34
60 41	124	31	15	99	0	0	25	4	6	17	460
60 42	38	26	55	75	0	0	13	0	0	0	148
Totals:	223	101	408	262	0	0	54	10	16	23	945

Source: U.S. Bureau of the Census, 4th Count Housing Tape - Multiple-Area Tabulation.
San Mateo County Planning Department.

Table 9. How Many San Bruno Residents are Eligible
For Housing Assistance?
a. Owner-occupied

	Total units	Total Inadequate	Non elderly	Elderly	Total Adequate	Non elderly	Elderly
1 person households	535	11	11	-	574	270	304
Eligible: less than \$2,000-5,901 income	296			-	296	92	204
\$5,902 or more income	289	11	11	-	278	178	100
2 person households	2081	10	10	-	2071	1349	722
Eligible: less than \$2,000-7,553 income	569	4	4	-	565	193	372
\$7,554 or more income	1512	6	6	-	1506	1156	350
3-4 person households	4003	30	30	-	3077	2754	323
Eligible: less than 2,000-9,441 income	511			-	511	460	51
\$9,442 or more income	2596	30	30	-	2566	2294	272
5 person households	959	22	17	5	938	845	93
Eligible: less than \$2,000-10,031 income	72				72	54	18
\$10,032 or more income	888	22	17	5	866	791	75
6 person or more households	961	153	152	6	618	560	58
Eligible: \$2,000-11,802 income	396	114	108	6	282	255	7
\$11,803 or more income	400	44	44		356	305	51

*Housing Assistance refers only to Section 8 in 1974 Housing & Community Development Act.

b. Renter-occupied

1 person households	651	327	200	127	324	314	10
Eligible: less than \$2,000-5,901 income	292	242	126	116	50	50	
\$5,902 or more income	359	85	74	11	274	264	10
2 person households	1033	346	277	69	687	602	85
Eligible: less than \$2,000-7,553 income	328	276	219	57	52	39	13
\$7,554 or more income	703	70	58	12	633	561	72
3-4 person households	1243	438	403	30	805	759	46
Eligible: less than \$2,000-9,441 income	534	371	341	30	163	148	15
\$9,442 or more income	709	67	67		692	611	31
5 person households	258	71	60	11	187	187	-
Eligible: less than \$2,000-10,031 income	92	61	50	11	31	31	-
\$10,032 or more income	166	10	10	-	156	156	-
6 person or more households	139	69	69	-	70	50	20
Eligible: \$2,000-11,802 income	67	46	46	-	21	21	
\$11,803 or more income	72	23	23	-	49	29	20

Notes: See following page

Notes for Table 9.

Note 1: Income limits based on 50% of SMSA median income for 1 person family
(Established to imple- 64% of SMSA median income for 2 person family
ment Housing & Urban 80% of SMSA median income for 3-4 person family
Development Act 85% of SMSA median income for 5 person family
of 1974) 100% of SMSA median income for 6+ family

Note 2: Median income for San Francisco-Oakland SMSA in 1970: \$11,802

Note 3: "Inadequate living conditions"--defined as housing unit characterized
by at least one of the conditions: - over 25% of family income spent
for housing
- 1.25 persons per room or more
- inadequate plumbing
Duplications of these characteristics in any unit are eliminated
(i.e., each unit is counted only once even if it is characterized by
more than one of these conditions).

Note 4: Totals include all units by income and family size, in adequate and
inadequate housing, and eligible and not eligible for housing
assistance.

Note 5: Totals include all inadequate in particular income and family size
categories.
Total eligible includes only those families within income in unit for
eligibility for the particular income and family size category.

Source: HUD Central Office, Economic & Marketing Analysis Division, special
printout of 1970 census data with applied 1974 HCDA lower income limits
for housing assistance eligibility.

Table 10. How Much Rent is Too Much?

<u>RENT</u>	<u>0BR</u>	<u>1BR</u>	<u>2BR</u>	<u>3BR</u>	<u>4BR</u>	<u>TOTAL</u>
-\$40	0	0	0	0	0	0
\$40-59	3	2	0	0	0	5
\$60-79	0	14	0	7	0	21
\$80-99	9	16	0	0	0	25
100-149	28	161	102	13	0	304
150-200	7	136	379	93	0	615
\$200+	0	11	100	193	0	305
WO CASH	0	0	0	0	0	0
SF-10+A	0	0	0	0	0	0
TOTAL	47	340	581	306	0	1275

Note 1: Because of rounding of numbers, some row and column totals do not equal the sum of the numbers in their respective rows or columns.

Source: ABAG Housing Need Estimates, based on 1970 Census, 4th Count Housing Tapes. (Applies to Table 10 and Table 11.)

Table 11. What Type of Units do Renters Need?

<u>RENT</u>	<u>0BR</u>	<u>1BR</u>	<u>2BR</u>	<u>3BR</u>	<u>4BR</u>	<u>TOTAL</u>
-\$40	0	0	0	0	0	0
\$40-59	5	12	0	0	0	17
\$60-79	0	23	0	9	0	32
\$80-99	11	30	0	0	0	41
100-149	35	212	134	17	0	398
150-200	9	163	456	119	0	747
200+	0	22	117	226	0	366
WO CASH	0	0	1	0	0	1
SF-10+A	0	0	1	0	0	1
TOTAL	60	463	710	371	0	1604

Note 1: Because of rounding of numbers, some row and column totals do not equal the sum of the numbers in their respective rows or columns.

Note 2: Housing need is established on the basis of inadequate plumbing, substandard heating, overcrowding and overpayment.

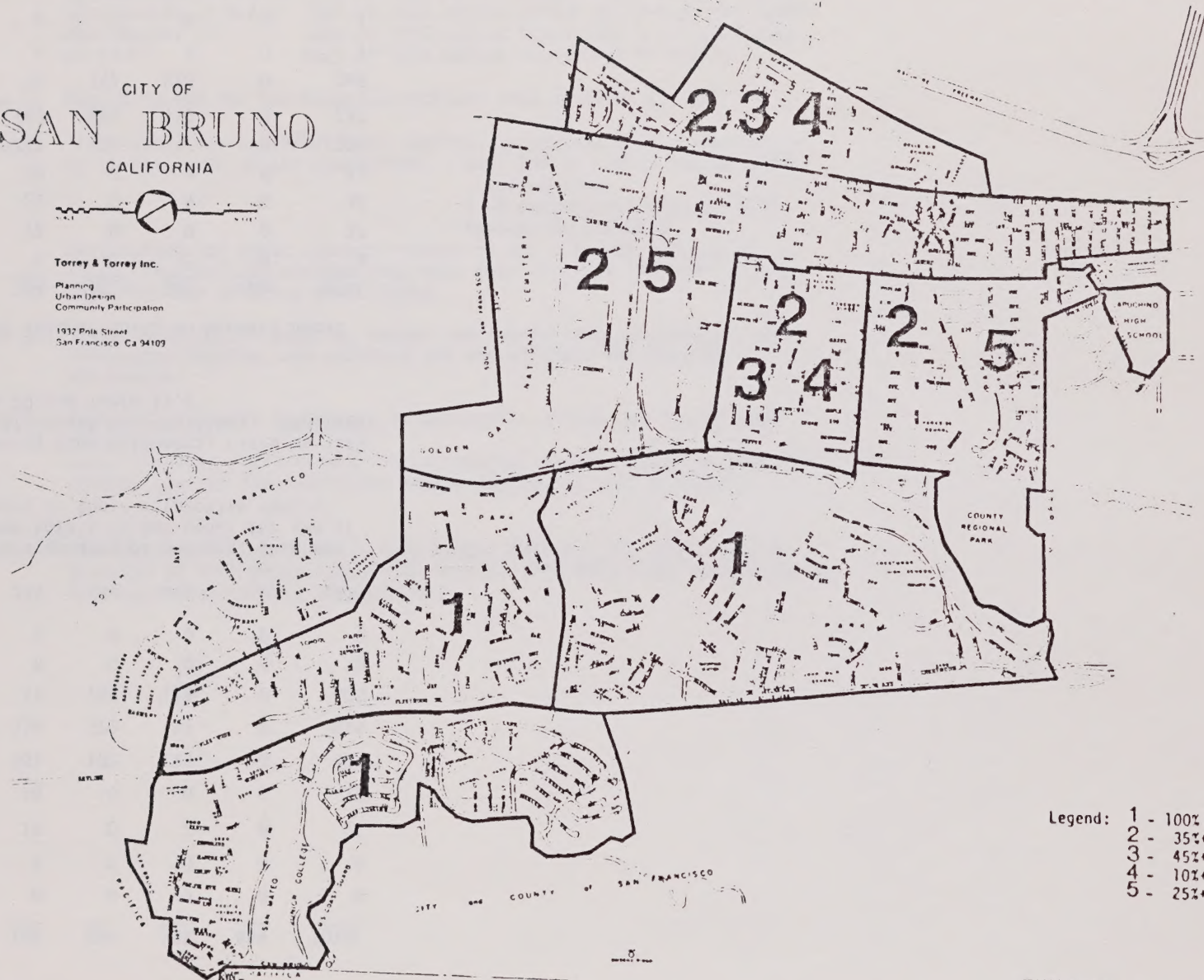
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 CALIFORNIA



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 Urban Design
 Community Participation

1932 Polk Street
 San Francisco, Ca 94109



- Legend:
- 1 - 100% built 1950-1970
 - 2 - 35%+ built 1950-1970
 - 3 - 45%+ built 1940-1949
 - 4 - 10%+ built 1939 or earlier
 - 5 - 25%+ built 1939 or earlier

EXHIBIT A AGE OF HOUSING

Source: U.S. Bureau of the Census,
 4th Count Housing Tape

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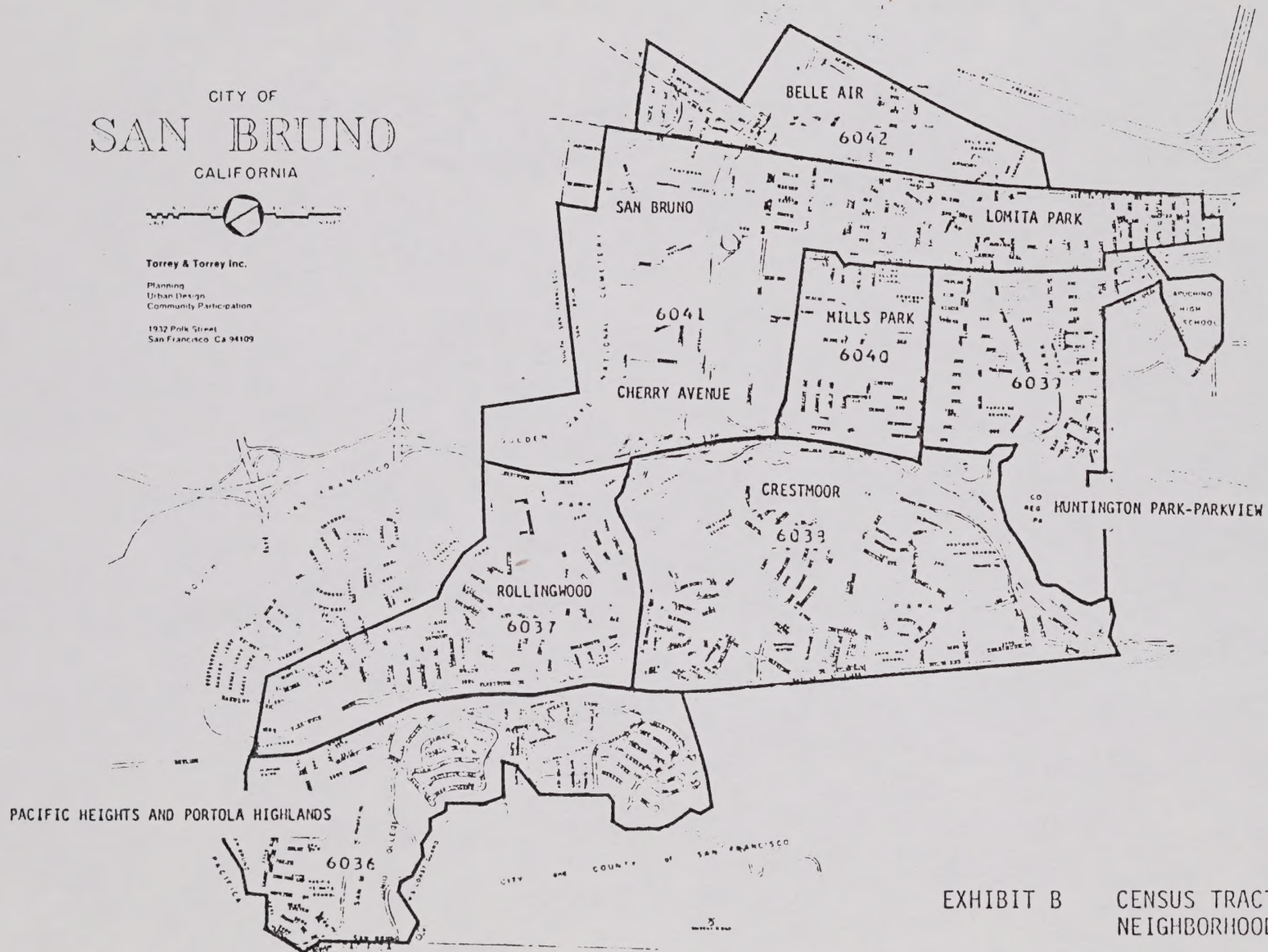


EXHIBIT B

CENSUS TRACTS AND
 NEIGHBORHOODS IN SAN BRUNO

Sources: U.S. Census
 San Bruno Planning Department

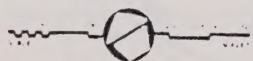
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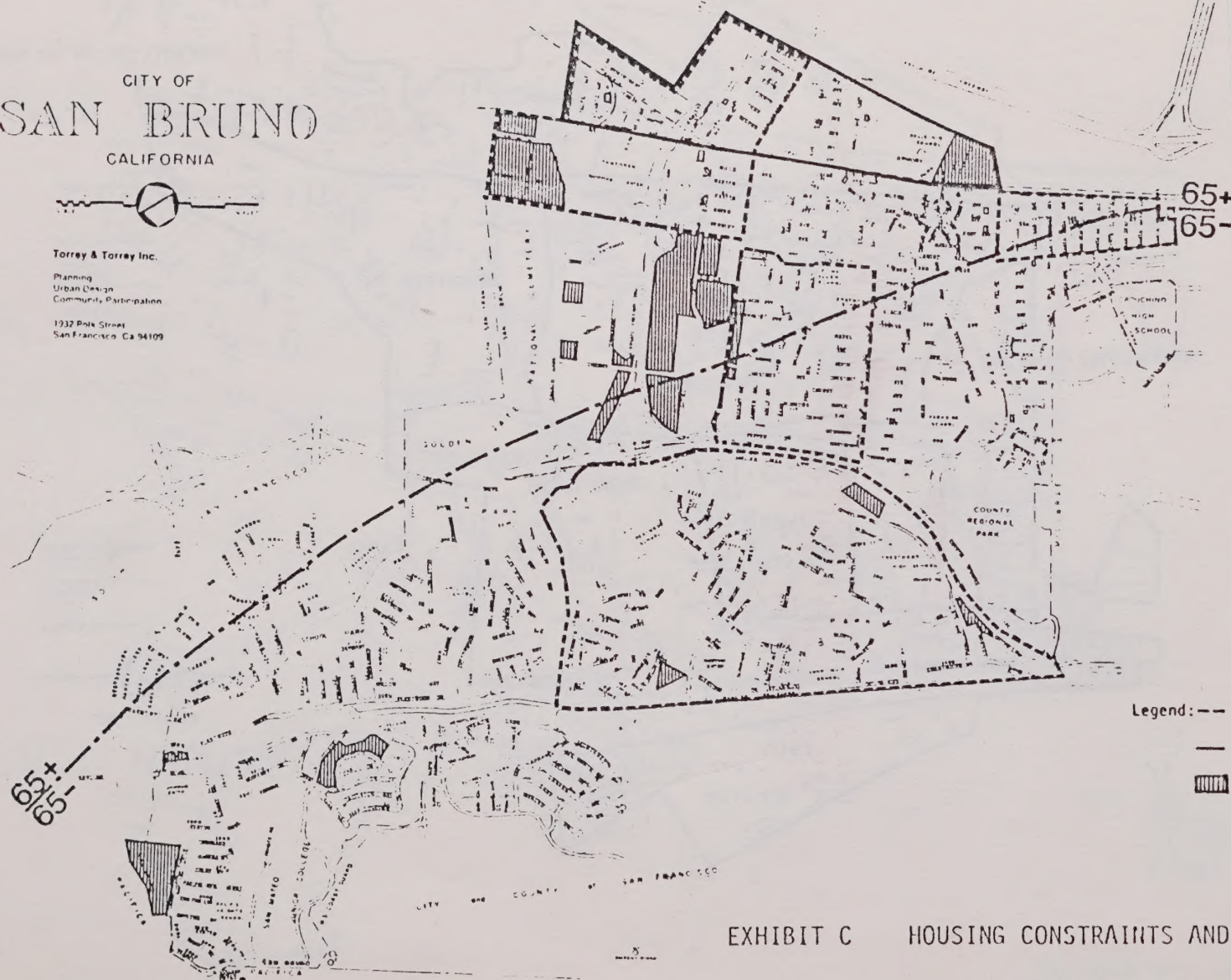


EXHIBIT C HOUSING CONSTRAINTS AND OPPORTUNITIES

Sources: San Bruno Planning Department
- LAFCO Sphere of Influence
- Draft Noise Element
- Open Space Element
Airport Land Use Commission, Interim
Airport Land Use Plan